	New Enrollments for Benefit Eligible Employees					
Event type	Window to elect benefits	Date benefits start	Documentation needed to add legal spouse	Documentation needed to add child up to age 26 (child, stepchild, or adopted child)	Documentation needed to add child up to age 18 due to Court Order (Legal Guardian or QMCSO)	Comments and Examples
Newly benefit eligible employee Includes: New Hire hired on the 2 nd - 31 st day of a month Rehire greater than one year Rehire less than one year and not benefit eligible in last 12 months Status change from PT/FT never benefit eligible to PT/FT benefit eligible	45 days from: • Hire date • Rehire date • Status change date (became benefit eligible)	1st of the month following one full calendar month of employment (as a benefit eligible employee)	*If marriage is over 90 days old, you must also include ONE of the following documents as proof of current marriage. Document must include the spouse's name with the employee's address, and be dated within the last 90 days. Acceptable documents include credit card or account statement; utility bill; mortgage statement; or loan statement. Other documents include property tax document, lease agreement, or auto registration, provided they are dated within the last 90 days. Alternatively, you may provide page 1 of your current Federal Income Tax Return (with dollar amounts redacted) and either • signature page (signed by both employee & spouse); or • email confirmation of certificate *Child: state-issued birth certificate listing the employee as parent. *Stepchild: state-issued birth certificate showing spouse as parent and marriage certificate. *Adopted Child: adoption/placement paperwork listing employee as parent. *Child coverage ends at the end of the month that the child turns 26. *Refer to the benefit	Child: state-issued birth certificate listing the employee as parent. Stepchild: state-issued birth certificate showing spouse as parent and marriage certificate. Adopted Child:	Legal Guardianship: State- issued birth certificate & court order signed by a judge to verify employee is legal guardian of child; Qualified Medical Child Support Order (QMCSO): Order issued by a state agency indicating employee is responsible for insuring child. Court ordered coverage ends at the end of the month that the child turns age 18. Note: Employee must notify	Unacceptable doc's: • "Keepsake" documents: marriage certificate from church or birth certificate from hospital • Parent Notice for birth (must bring this to town/city hall to obtain birth cert for a fee) Divorce: an ex-spouse and ex-stepchildren are not eligible dependents, even if the divorce decree mandates coverage, and must be removed from your policy. Grandchildren: only
 New Hire hired on the 1st day of a month Rehire less than one year and benefit eligible in previous 12 months 	45 days from: • Hire date • Rehire date	1st of month following date of hire/rehire		as parent. Child coverage ends at the end of the month that the child turns 26. Refer to the benefit		
Status change from PT benefit eligible not enrolled in benefits (due to high cost) to FT benefit eligible;	30 days from status change	1 st of month following status change	Redacted documents must still reflect the date, the employee and/or spouse's name, and the employee's address. If the spouse does not live with the employee, and doesn't have any documents with the employee's address, but they are still legally married, contact Risk & Benefits for further instruction.	booklets for info about continuing existing coverage for an incapacitated child beyond age 26.	order expires, is revoked, or child turns age 18, so child can be removed from coverage.	eligible if employee has legal guardianship or has adopted the grandchild.
PT w/bens to FT w/bens or FT w/ bens to PT w/bens	N/A	Deduction change will be effective 1 st of month following status change	No sup	porting documentation required	d if provided upon initial enrollme	nt.

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New Enrollments due to Qualifying Life Events						
Event type	Window to elect benefits	Date benefits start	Documentation needed to add legal spouse	Documentation needed to add child up to age 26 (child, step-child, or adopted child)	Documentation needed to add child up to age 18 due to Court Order (Legal Guardian or QMCSO)	Comments and Examples
Adoption Medical & Dental Note: Employee can newly enroll self, spouse, and child due to adoption event. Life Note: EE can only add Child life during this event. No other changes.	90 days from placement date or adoption date	Upon receipt of enrollment paperwork and supporting docs, enrollment will be effective as of child's adoption/placement date	See documentation	See documentation	See documentation	New adoptive parents can change the adopted child's name, but parents should provide state-issued birth certificate reflecting name change as soon as possible.
Birth Medical & Dental Note: Employee can newly enroll self, spouse, and child due to birth event. Life Note: EE can only add Child life during this event. No other changes.	90 days from date of birth	Upon receipt of enrollment paperwork and supporting docs, enrollment will be effective as of child's date of birth	requirements on page 1	requirements on page 1	requirements on page 1	Unacceptable doc's: • "Keepsake" birth certificate from hospital • Parent Notice for birth (must bring this to town/city hall to obtain birth cert for a fee)
Court order • Legal Guardianship • Qualified Medical Child Support Order (QMCSO)	30 days from judgment date	1st of the month following receipt of enrollment paperwork & supporting documentation (QMCSO may require earlier enrollment date)	N/A	N/A	See documentation requirements on page 1	Employee must notify HR immediately if court order is revoked or expires so child can be removed. Grandchildren: only eligible if employee has legal guardianship or has adopted the grandchild.
Loss of other coverage (employee or dependent)	30 days from the date of loss of other insurance.	1st of the month following receipt of enrollment paperwork & supporting documentation	Letter from employer or insurer listing name of member and date coverage ended AND docs for adding a spouse referenced on page 1.	Letter from employer or insurer listing name of member and date coverage ended AND docs for adding a child referenced on page 1.	Letter from employer or insurer listing name of member and date coverage ended AND docs for adding a child due to court order referenced on page 1.	 Example for 3/31 loss: Docs rcvd prior to 3/31, start date will be 4/1. Docs rcvd 4/1 - 4/30, start date will be 5/1.
Marriage Medical & Dental Note: Employee can newly enroll self, spouse, and child due to marriage event. Life Note: EE can only add Spouse life and/or Child life (if adding stepchildren) during this event. No other changes.	30 days from marriage date	1st of the month following receipt of enrollment paperwork & supporting documentation	State-issued marriage certificate	See documentation requirements on page 1	See documentation requirements on page 1	Example for 3/19 marriage: • Docs rcvd 3/19 - 3/31, start date will be 4/1. • Docs rcvd 4/1 - 4/17, start date will be 5/1. Unacceptable doc's: • "Keepsake" marriage certificate from church Life Insurance Beneficiaries: • Employees should update life insurance beneficiaries

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	Termination of Benefits					
Event type	Window to end benefits	Date benefits end	Documentation needed to remove spouse	Documentation needed to remove child, step-child, or disabled child	Comments and Examples	
Access to other coverage (voluntary term)	Within 30 days from start date of other insurance See Comments	If the other insurance starts on the 1st day of a month, SONH coverage will terminate at end of the month prior to eff date to prevent overlap. If the other insurance starts mid-month, the SONH coverage will terminate at the end of that month.	Proof of other coverage: • letter from the employer or insurer, showing name of covered member and effective date of coverage OR • copy of insurance card with name of covered member and effective date of coverage		If enrollment form & supporting docs received after 30 days of other insurance start date, must wait for Open Enrollment to initiate disenrollment. Example: 1) Other insurance begins on 5/1, SONH plan should be termed 4/30. 2) Other insurance begins on 5/15, SONH plan should be termed 5/31 (to avoid a lapse).	
Death event (employee)	30 days from date of death	Employee only plan: coverage terminates at end of the month in which employee passed away; Employee with covered dependents: coverage terminates at end of the next month.	N/A	N/A	Example: If employee passed away on 5/15, benefit end date will be either: 5/31 if employee only plan; or 6/30 if employee had spouse or child on plan	
Death event (spouse/child)	30 days from date of death	End of month in which the dependent passed away	Spouse death certificate	Child death certificate		
Dependent Child Turns Age 26 (for Court Orders see "Expiration of Court Order")	30 days from date child turns age 26 See Comments	Child will be automatically removed from Medical and Dental benefits at the end of the month in which the child turns age 26	N/A	N/A	Example: If child turns age 26 between 5/1 – 5/31, benefit end date will be 5/31. Incapacitated child (continuation of coverage): Please see Anthem Benefit Booklet for details. Health Care FSA: FSA funds can continue be used for a child until the end of the calendar year in which the child reaches age 26. Child Life Insurance: Employee must cancel child life coverage if they have no additional eligible children to insure.	
Divorce or Legal Separation Employee has an affirmative duty to notify their HR when they are legally separated or divorced and must remove ex-spouse and former stepchildren from their health plan. See Comments for Important Information	60 days from date of judgment Note: requests received after 60 days will still be processed and ex-spouse and stepchildren may be removed retroactively.	End of the month in which the divorce or legal separation becomes final	Decree of divorce - The page with the date and judges signature (entire document if possible) and Notice of Decision if it lists a different effective date than the decree (e.g. This matter becomes effective on MMDDYY) OR Certificate of divorce or legal separation (legal document from the state) which is issued after the decree of divorce is processed by the courts		Unacceptable doc's: Notice of Decision as a stand-alone document Ex-spouses and former stepchildren: A legally separated or divorced ex-spouse and their children are NOT eligible dependents, even if the divorce decree mandates that you insure them, so they must be removed from your Medical and Dental plans. Life Insurance: Ex-spouse and former stepchildren are not eligible participants under the life plan, so you should cancel applicable life plans. You should also consider updating life insurance beneficiaries.	

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		i ermina	tion of Benefi	LS	
Event type	Window to end benefits	Date benefits end	Documentation needed to remove spouse	Documentation needed to remove child, step-child, or disabled child	Comments and Examples
Expiration of Court Order (Legal Guardianship or QMCSO) or child has turned age 18	30 days from expiration date of court order or child's 18th birthday	Benefits terminate at the end of month in which the court order expires or end of month in which child turns age 18, whichever occurs first.	N/A	Court order signed by a judge verifying legal guardianship of the child has ended; <i>OR</i> state Issued document showing QMCSO has ended.	No supporting documentation needed if removing child who is turning age 18.
Leave of Absence	Please see page	es 5 and 6 regarding benefit administration for a	all leave types		
PT/FT benefit eligible position to PT/FT non- benefit eligible position	N/A	Benefits and/or waivers will terminate at the end of the month in which status changed	N/A	N/A	
Service Retirement	N/A	Retired as benefit eligible (meets eligibility criteria for Retiree Health benefits (correct age & number of creditable years with SoNH) and EE will be collecting their pension): Dental, Life, and FSA benefits will terminate at the end of the month in which employee retires (last day of employment). Medical coverage will end one month later than Dental coverage to allow time for the retiree health paperwork to be processed. Retired as not benefit eligible: All benefits (Medical, Dental, Life, and FSA) will terminate at the end of the month of last day of employment. Retired as not benefit eligible until age 60: All benefits (Medical, Dental, Life, and FSA) will terminate at the end of the month of last day of employment.	N/A	N/A	 Example for employee who retires (last day of employment) on 3/23: If retired with benefits: Dental, Life, and FSA will end on 3/31. Medical will end on 4/30. If retired as not benefit eligible: Dental, Life, FSA, and Medical will end on 3/31. If retired not benefit eligible until age 60: Dental, Life, FSA, and Medical will end on 3/31. Note: Retiree will need to contact Risk & Benefits 60 days prior to their 60th birthday to request enrollment in the retiree health plan.
Termination of employment	N/A	Benefits will terminate at the end of the month in which employment ends.	N/A	N/A	In an effort to avoid extending insurance coverage to which an employee is not entitled, Employee Relations Memo FY18-01 instructs management not to approve leave to extend employment beyond the last day that an employee physically comes in to work.

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	Leaves of Absence					
Event type	Eligibility	Comments and Examples				
EDUCATIONAL LEAVE						
Education leave with pay	Remain with full benefits					
Educational Leave without pay less than 30 days	Remain with full benefits					
Educational Leave without pay more than 30 days	Benefits terminate at the end of the month in which the employee completes 30 calendar days without pay.					
	MEDICAL LEAVE					
Medical leave with pay, including Short-Term Income Protection (STIP) leave	Remain with full benefits					
Medical leave without pay less than 30 days	Remain with full benefits					
Medical leave without pay more than 30 days while FMLA or STIP is in effect	Remain with full benefits					
Medical leave without pay more than 30 days (EE has less than 5 years w/SONH) – FMLA and STIP have expired	Benefits terminate at the end of the month in which FMLA expires OR end of the month in which the employee completes 30 calendar days without pay, whichever is later.	 Example: FMLA starts on 11/4 and expires on 1/20. If 1st day without pay is 1/2 or earlier, benefits term 1/31 because FMLA & 30th day without pay both occur in January. If 1st day without pay is on or after 1/30, benefits will term at the end of the month in which employee completes 30th day without pay. 				
Medical LOA without pay more than 30 days (EE has more than 5 years w/ SONH) – FMLA and STIP have expired	Benefits terminate at the end of the month in which the employee completes 6 calendar months without pay. Note: The 6 months of unpaid leave with benefits runs concurrent with FMLA, and is not in addition to FMLA.	Example: FMLA starts on 2/1 and paid leave ends on 3/1, the 6 month countdown would start on 3/2 (1st day of unpaid leave), even though employee is still on FMLA, and benefits would end on 9/30 if employee hasn't returned to work by then.				
Medical leave without pay for probationary employee - not eligible for FMLA or STIP	Benefits terminate at the end of the month in which the employee completes 30 calendar days without pay.	,				
MILITARY LEAVE						
Military Leave with Pay	Remain with full benefits					
Military Leave without Pay – Active Duty (per Executive Order)	Remain with full benefits					
Military Leave without Pay – Not Active Duty	Benefits terminate at the end of the month in which the employee completes 30 calendar days without pay.					

NOTE: During unpaid leaves of absence, employee must be submitting payments to the State of New Hampshire (through their agency HR/Payroll department) for their portion of the Medical, Dental, Life, and Health Care FSA* benefits to avoid cancellation for non-payment of premiums. If benefits are cancelled, they can be reinstated on the 1st of the month following return to work on a full-time basis. Cancellation for non-payment is not a COBRA eligible event. *Employees cannot continue their Dependent Care FSA while on a leave of absence.

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Leaves of Absence						
Event type	Eligibility	Comments and Examples				
OTHER / NON-MEDICAL						
Leave with pay	Remain with full benefits					
Leave without pay less than 30 days	Remain with full benefits					
Leave without pay more than 30 days while FMLA is in effect	Remain with full benefits					
Leave without pay more than 30 days – FMLA expired	Benefits terminate at the end of the month in which FMLA expires OR end of the month in which the employee completes 30 calendar days without pay, whichever is later.	 Example: FMLA starts on 11/4 and expires on 1/20. If 1st day without pay is 1/2 or earlier, benefits term 1/31 because FMLA & 30th day without pay both occur in January. If 1st day without pay is on or after 1/3, benefits will term at the end of the month in which employee completes 30th day without pay. 				
Leave without pay more than 30 days - Non-FMLA	Benefits terminate at the end of the month in which the employee completes 30 calendar days without pay.					
	SUSPENSION					
Suspension with pay	Remain with full benefits					
Suspension without pay less than 30 days	Remain with full benefits					
Suspension without pay as a result of a disciplinary action – more than 30 days	Benefits terminate at the end of the month in which the employee has completed 30 calendar days without pay.					
Suspension without pay for purposes of investigation – more than 30 days	Remain with full benefits <i>only if a represented employee's CBA has this negotiated provision</i> (refer to appropriate CBA). Otherwise, benefits terminate at the end of the month in which the employee has completed 30 calendar days without pay.					
WORKERS' COMPENSATION						
Workers' Compensation	Remain with full benefits					

NOTE: During unpaid leaves of absence, employee must be submitting payments to the State of New Hampshire (through their agency HR/Payroll department) for their portion of the Medical, Dental, Life, and Health Care FSA* benefits to avoid cancellation for non-payment of premiums. If benefits are cancelled, they can be reinstated on the 1st of the month following return to work on a full-time basis. Cancellation for non-payment is not a COBRA eligible event. *Employees cannot continue their Dependent Care FSA while on a leave of absence.

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